

Insure Montana Board Conference Call Meeting Minutes
August 26, 2009

Members Present: Jim Edwards, Gail Briesse-Zimmer, David Kendall, Erin McGowan Fincham, Betty Beverly

Governor's Office Staff Present (non voting member): Eve Franklin, Governor's Office Policy Advisory

Insure MT Staff Present: Jill Sark

Interested Parties Present: Ginger Lindsey

The Plan Design Subcommittee presented the full Board will four recommendations:

1. Add a \$2,700 deductible plan with an HSA option to the purchasing pool.
This plan will include a \$300 preventative benefit, preventative colonoscopy benefit and dental coverage comparable to the Standard plan. It is estimated to be a 9% savings in premium cost as compared to the Standard plan.

Jim motioned to add the new plan to the purchasing pool; Erin seconded the motion. There was no further discussion or public comment. All members voted in favor. Later an amendment was introduced to add an effective date of January 1, 2010. Gail motioned to accept the amendment; David seconded the motion. All members voted in favor.
2. Include a high-end tier cap to the purchasing pool rate tier structure. Jill gave a short explanation for the cap and informed the members that this cap will likely impact future premium costs; however, it is the purpose of the program to provide affordable health insurance for all small businesses, including those that fall within the higher rate tiers. David motioned to adopt this rate tier cap; Jim seconded the motion. There was no further discussion. Public comment: Ginger questioned the effective date of this change. Betty motioned to include an amendment to add an effective date of January 1, 2010; Gail seconded the motion.
3. Include a Medicare carve-out rate. It was questioned if this was possible with the purchasing pool size. The answer is yes, it is possible since our groups are less than 20 employees. Betty motioned to include a Medicare carve-out rate; David seconded the motion.
4. Eliminate non-PPO plans. It was questioned why groups are choosing the non-PPO plans. Ginger explained that the PPO includes facilities, which

are 100% participating in Montana, but does not include the doctors. There are some issues with a facility in Wyoming; otherwise, most out-of-state facilities participate. Very few groups are choosing the non-PPO plans (less than 20). David stated he thought they should have the ability to choose whether they wanted PPO or non-PPO. It was decided that the Board needs more information to make a decision and this topic will be included on the December meeting agenda.